

920th RESCUE WING FURLOUGH INFORMATION

The 920 RQW/CC and AFRC want to keep you as informed as possible throughout the projected furlough. This brochure is designed to provide information and suggestions to help you minimize the impact of the furlough on you and your family. As information becomes available, it will be released through the chain of command. Please work with your supervisors to address questions and/or concerns as they arise. Together we can face these challenges.

Civilian employees should be prepared for up to 22 discontinuous furlough days (11 pay periods) 21 Apr - 30 Sep 13. This equates to one unpaid 8-hour day/week (~20% of your pay). Estimates on bi-weekly leave and earnings can be calculated using the Furlough Calculator. NOTE: This is an approximation tool; it is not definite.

Federal Employee Health Benefits (FEHB): Your contributions for health insurance will not change. Agencies will continue to be responsible for agency contribution of furloughed employees.

Annual/Sick Leave: Annual and sick leave is prorated. When 80 hours of non-pay status is reached, annual and sick leave will not be accrued that pay period. You may continue to use leave as approved by your supervisor.

Rules of Engagement:

Due to unique 920th mission requirements, Alternate Work Schedules remain authorized. Employees will only log 32 hours per week. Use "KE" on timecard to identify Furlough days.

The following are NOT authorized:

- Earning Comp/overtime
- Using fitness leave

Furlough rules PROHIBIT employees from working from home on furlough days to include:

- "Volunteering" to work
- Checking work email
- Calling office
- · Checking office phone messages

Steps to Consider:

- ✓ Develop a budget. A budget will help keep your finances on track. Save a portion of your earnings and you can call it an emergency fund or a furlough plan.
- ✓ Reduce non-essential, discretionary spending such as entertainment, dining out, shopping, etc. Place needs over wants. Don't forget to use coupons and discount promotions when possible.
- ✓ Communicate with creditors/lenders, in writing, if you cannot pay as expected. Ask creditors to reduce the interest rates on your credit card accounts. Many creditors will work with individuals going through financial hardship.
- √ Talk to your bank/s and/or credit union/s about possible furlough programs for federal employees. Some programs may include:
 - Short term (up to 60 day) interest free loan
 - Overdraft forgiveness within 60 days of a furlough
 - Skip up to two months of payments on loans including credit cards, car loans.

✓ Consider reducing your TSP donations temporarily. Those who contribute even modest amounts to TSP can recoup a loss in your paycheck caused by a furlough. Be sure that you understand the repercussions on your overall retirement savings plan before taking such drastic actions. This action may have an adverse impact on your retirement plans. For more information visit the TSP website: www.tsp.qov.

Support Resources:

Civilian Personnel Office 321-494-8398

Human Resources Specialists can help with general furlough and benefits and entitlements questions and may also refer to online resources like <u>EBIS</u>, <u>DCPDS/My-Biz</u>, <u>MyPERS</u>, <u>OPM</u> or the BEST team at AFPC.

Benefit & Entitlement Service Team (BEST) 1-800-525-0102

BEST is responsible for providing customer service and current benefits information for Air Force-serviced civilian employees in the following programs: Federal Employees Health Benefits (FEHB) Program; Federal Employees Group Life Insurance (FEGLI) Program; Thrift Savings Plan (TSP); Retirement (and retirement related) Programs; and Survivorship (counseling and/or claims assistance for employee death-in-service and family member death).

Airman & Family Readiness Center 321-494-5675

Community Readiness Consultants are ready to assist DoD civilian employees with financial counseling. Active duty and retirement military as well as DoD civilian employees who are also retired military are eligible for family counseling and financial assistance. Airman and Family Readiness also provides information and referrals to community resources.

Military Family Life Consultants (MFLC) 321-634-4953

DoD civilian employees assigned to the 920th Rescue Wing may sometimes have a need to talk with a professional counselor. The MFLC is a Licensed Mental Health Counselor with an office in Building 722, Airman and Family Readiness. Civilian employees can call and make a confidential appointment. Whether you're experiencing a crisis, relationship issues, or stressful situations at work, Mr. Arnold can help you.

MilitaryOneSource 1-800-342-9647

http://www.militaryonesource.mil

Military OneSource is a free service provided by the Department of Defense to ALL service members and their families to help with a broad range of concerns including money management, spouse employment and education, parenting and child care, relocation, deployment, reunion, and the particular concerns of family members with special-needs. They can also include more complex issues like relationships, stress, and grief. Services are available 24 hours a day, online and by telephone with professionally trained consultants.

Air Force Aid Society (AFAS)

http://www.afas.org

Air Force Aid Society emergency assistance is available to Airmen and their eligible family members to meet immediate needs in an emergency situation. The Society provides interest free loans and grants based on the individual situation for needs such as:

- Basic Living Expenses
- Emergency Travel
- Vehicle Expenses
- Funeral Expenses
- Medical/Dental
- Child Care/Respite
- Moving Expenses
- Miscellaneous Expenses

Eligibility

- Active duty Air Force personnel and their eligible family members
- Retired Air Force personnel and their eligible family members, but not on a continuing basis, and based on a case-bycase review
- Spouses and dependent age children of deceased Air Force personnel (who died on active duty or in retired status)

AFAS Emergency Assistance for Air Force Reserve Personnel

Air Force Reserve personnel on extended active duty 15 days or more under Title 10 USC are eligible for emergency assistance when the emergency is incident to, or resulting from applicant's active duty tour. AFAS will respond to genuine emergency situations and offer stabilizing assistance

Federal Employee Education & Assistance

DOD civilian employees may also request financial and emergency assistance loans up to \$1,000.00 through the Federal Employee Education & Assistance (FEEA): http://www.feea.org/

What about . . .

Outside Employment: DoD civilian employees may engage in outside employment, within certain limitations. Employees must take care that any other employment does:

- NOT interfere with their DoD duties.
- NOT detract from readiness or pose a security risk.
- NOT create an appearance of impropriety or conflict of interest.
- NOT reflect adversely on DoD.

Use <u>AF IMT 3902</u>, Application & Approval for Off-Duty Employment, for all such approval requests.

Other DoD Agencies Emergency Relief

Federal Employees who are retired from Active Duty and from the reserve receiving pensions are eligible for emergency loans and sometimes grants from:

Army Emergency Relief http://www.aerhq.org/dnn563/

Navy Marine Corps Relief Society http://www.nmcrs.org/index.html

Keeping Informed

MyPERS Civilian Furlough: https://gum-crm.csd.disa.mil/app/categories/p/1,2/c/1108

OPM: Ongoing updates for Administrative Furlough can be found on the OPM website: http://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Administrative-Furlough

Dept of Defense News:

http://www.defense.gov/

Patrick SharePoint:

https://eis.afspc.af.mil/unit/45sw/home/Pages/ Default.aspx

Civilian Personnel Office SharePoint:

https://eis.afspc.af.mil/unit/45sw/45fss/Pages/CivilianPersonnel.aspx

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